

AGENDA

Utah Counties Indemnity Pool Board of Directors Meeting

Thursday, February 20, 2020, 1:00 p.m.

UAC/UCIP Offices, 5397 S Vine St, Murray, UT

1:00	Open Meeting, Pledge of Allegiance	Bruce Adams
------	------------------------------------	-------------

ITEM	ACTION	
------	--------	--

1.	Review/Excuse Board Members Absent	Bruce Adams
2.	Review/Approve December 19, 2019 Meeting Minutes	Karla Johnson
3.	Ratification/Approval of Payments and Credit Card Transactions	Karla Johnson
4.	Board Members Oath of Office	Karla Johnson
5.	Review/Approve Bylaws Coverage Addendum Amendments	Johnnie Miller
6.	Review/Approve County Related Entities Membership	Mike Wilkins
7.	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	Bruce Adams
8.	Action on Personnel Matters	Deb Alexander
9.	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	Bruce Adams
10.	Action on Litigation Matters	Christopher Crockett

INFORMATION		
-------------	--	--

11.	Chief Executive Officer's Report	Johnnie Miller
12.	Other Business	Bruce Adams

Electronic Meeting Notice: 515-604-9807, Participant Passcode: 675642 Anchor Location: 5397 S Vine St, Murray, UT

BOARD OF DIRECTORS
MEETING MINUTES

Date and Time

December 19, 2019, 2:30 p.m.

Location

Twigs Fashion Place, 6223 S State, Murray, Utah

Directors Present

Bruce Adams, *President*, San Juan County Commissioner
William Cox, *Vice President*, Rich County Commissioner
Karla Johnson, *Secretary/Treasurer*, Kane County Clerk/Auditor
Alma Adams, Iron County Commissioner
Deb Alexander, Davis County Human Resources Director
Blaine Breshears, Morgan County Sheriff
Christopher Crockett, Weber Deputy County Attorney
Scott Jenkins, Weber County Commissioner
Jim Kaiserman, Wasatch County Surveyor
Bob Stevenson, Davis County Commissioner
Mark Whitney, Beaver County Commissioner
Mike Wilkins, Uintah County Clerk/Auditor

Directors Absent

Dean Cox, Washington County Commissioner

Officers Present

Johnnie Miller, UCIP Chief Executive Officer
Sonya White, UCIP Chief Financial Officer

Others Present

Alex Getts, UCIP Education & Training Specialist
Scott Burnett, Zions Capital Advisors

Call to Order

Bruce Adams called the regular meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 2:30 p.m. on December 19, 2019 and welcomed those in attendance.

Recess for Public Hearing on the UCIP 2020 Budget

Karla Johnson made a motion for the Board of Directors to recess at 2:30 p.m. on December 19, 2019 for a scheduled Public Hearing to review the Utah Counties Indemnity Pool's 2020 Budget (see attachment number one). Scott Jenkins seconded the motion, which passed unanimously. Board Members present at and participating in the public hearing were: Alma Adams, Bruce Adams, Deb Alexander, Blaine Breshears, William Cox, Scott Jenkins, Karla Johnson, Jim Kaiserman, Bob Stevenson, Mark Whitney and Mike Wilkins. Others present and participating in the public hearing were Alex Getts, Johnnie Miller and Sonya White. No public was present for

input. Bob Stevenson made a motion to close the public hearing and reconvene the Board of Directors meeting at 2:37 p.m. on December 19, 2019. William Cox seconded the motion, which passed unanimously.

Review/Excuse Board Members Absent

Jim Kaiserman made a motion to excuse Dean Cox from this meeting. Alma Adams seconded the motion, which passed unanimously.

Review/Approve COLA and Merit Changes

Deb Alexander presented on cost of living (COLA) and merit increases proposed for UCIP staff. This included a 2% cost of living raise for all staff. Alexander discussed merit adjustments to the Chief Financial Officer, Operations Specialist, and Education & Training Specialist positions based on data-related market research. Bob Stevenson discussed his concern with providing COLA adjustments rather than having all pay adjustments tied to performance reviews. Johnnie Miller summarized UCIP's review practice and support for the proposed merit-based raises. Scott Jenkins noted that under current economic conditions COLA adjustments were prudent to retain staff. Scott Jenkins made a motion to approve the changes as presented. Karla Johnson seconded the motion, which passed unanimously.

Ratify 2020 Contributions

Sonya White presented the amount of each member's contributions for 2020 to the Board (see attachment number two). White noted changes from when the contributions were initially discussed by the Board. The Board approved rates at their August 15, 2019 meeting. The rates have been applied to the member's exposure information, which had been updated based on exposure information reported by counties through December. Bob Stevenson made a motion to ratify the contributions as presented. Alma Adams seconded the motion, which passed unanimously.

Review/Approve 2020 Final Budget

Following the public hearing, Karla Johnson, Audit Committee Chair, presented the 2020 UCIP Budget to the Board (see attachment number three). Johnson noted the salary adjustments presented by Deb Alexander were already accounted for in the 2020 Budget. Alma Adams made a motion to approve the 2020 Budget as presented. Scott Jenkins seconded the motion, which passed unanimously.

Board Member Oath of Office

Karla Johnson administered the oath of office for new Board Member Christopher Crockett.

Review/Approve October 24, 2019 Meeting Minutes

The draft minutes of the Board of Directors meeting held October 24, 2019 were previously sent to the Board Members for review (see attachment number four). Karla Johnson made a motion to approve the October 24, 2019 Board of Directors meeting minutes as presented. Alma Adams seconded the motion, which passed unanimously.

Elect Officers of the Board

Mark Whitney made a motion to reelect Bruce Adams as President of the Board, William Cox as Vice President of the Board and Karla Johnson as Secretary/Treasurer of the Board for 2020. Bob Stevenson seconded the motion, which passed unanimously.

Appoint Board Members to Committees of the Board

Bruce Adams reviewed the Committees of the Board as follows (see attachment number five): Audit, composed of Karla Johnson (chair), Alma Adams, William Cox, and Mike Wilkins; Education, composed of William Cox (chair), Blaine Breshears, Dean Cox, Christopher Crockett, Mark Whitney, and Mike Wilkins; Governance, composed of Bruce Adams (chair), Alma Adams,

Dean Cox, Scott Jenkins, Jim Kaiserman, and Mike Wilkins; Membership Approval, composed of Mike Wilkins (chair), Karla Johnson, Bob Stevenson, and Mark Whitney; Nominating, composed of Bob Stevenson (chair), Alma Adams, Karla Johnson, Mike Wilkins, and Mark Whitney; and Human Resources, composed of Deb Alexander (chair), William Cox, and Christopher Crockett. It was noted that Mike Wilkins served on all but the Human Resources Committee. It was suggested that Deb Alexander replace Wilkins on the Education Committee. Johnnie Miller suggested replacing Wilkins with Scott Jenkins on the Nominating Committee. Miller suggested adding Christopher Crockett to the Governance Committee to utilize his legal expertise. Bob Stevenson made a motion to appoint the members with changes to the Committees as discussed. Karla Johnson seconded the motion, which passed unanimously.

Ratification/Approval of Payments and Credit Card Transactions

Karla Johnson reported that she reviewed the payments made, the payments to be made and the credit card transactions of the Pool as of December 19, 2019 (see attachment number six). Karla Johnson made a motion to approve the payments made, the payments to be made and the credit card transactions as presented. Mike Wilkins seconded the motion, which passed unanimously.

Review/Approve Bylaws Coverage Addendum Amendments

Amendments to the UCIP Bylaws Coverage Addendum were previously sent to the Board for review (see attachment number seven). Johnnie Miller reported the Governance Committee reviewed changes at the UAC Annual Convention. Miller first reviewed the Member Schedule of Liability Limits and Sublimits. Miller indicated that based on coverage now provided by UCIP's reinsurer, CRL, UCIP can provide unlimited annual aggregates on the \$2,000,000 excess of \$3,000,000 layer for General Liability, Law Enforcement Liability and Automobile Liability. Miller also reported he had negotiated with the reinsurer for a \$10,000,000 annual aggregate on the \$2,000,000 excess of \$3,000,000 layer for Public Officials Liability. Miller reported that on the CRL reinsurance forms Cyber Security Coverage has been renamed Privacy or Security Event Liability and Expense Coverage, in recognition that the coverage is no longer limited to loss of electronic data only but includes coverage for loss of data that is not in electronic format. Miller noted that based on concerns with extortion coverage being part of a public record, UCIP has been hesitant to include extortion language in the Coverage Addendum. Miller reported that at recent CRL meetings other pool members noted this has not been a problem, and Miller recommends including extortion coverage in the Coverage Addendum with a \$50,000 sublimit. Miller reported that with the exception of the extortion sublimit, all other sub limits of the Privacy and Security coverage could be spent at the discretion of the Member based on recent improvements made by CRL. Miller reviewed the proposed amendments to the Cyber Liability Retroactive Dates Endorsement to include the name change to Privacy or Security Event Coverage and changes to clarify the increase limits from \$1,000,000 to \$2,000,000 effective 09/01/2019, and increased limits for those Members electing limits above \$2,000,000 with their effective dates. Miller reported the airport exclusionary language in the UCIP Coverage Addendum didn't line up with the reinsurer's language, and recommended amending the language to bring it in line with the reinsurance agreements. Alma Adams made a motion to approve the Bylaws Coverage Addendum amendments as presented. Mike Wilkins seconded the motion, which passed unanimously.

Review/Approve Audit Engagement Letter—Audit Committee Report

Karla Johnson reported that the Audit Committee met with Larson and Company Certified Public Accountants and reviewed the engagement letter and proposed audit plan (see attachment number eight). The Committee discussed with Larson their desire to clarify the reporting of short-term and long-term investments. Johnson and Miller reviewed that UCIP conducted a bid process for audit services four years ago, which was structured to provide the successful bidder a three-year engagement that could be extended to no more than five years if auditor's actions were acceptable to UCIP. Larson's prior services were determined to be appropriate by the Audit Committee. Karla Johnson made a motion to approve the Audit Engagement Letter. Deb Alexander seconded the

motion, which passed unanimously. William Cox made a motion to approve the Audit Plan as presented. Karla Johnson seconded the motion, which passed unanimously.

Review/Approve Reinsurance Renewal

County Reinsurance Limited's (CRL) pricing analysis for the liability reinsurance renewal was previously sent to the Board for review (see attachment number nine). Johnnie Miller explained that the marketplace for pools looking to renew their reinsurance is resulting in 100% rate increases. Miller noted that UCIP's rates with CRL are increasing 5.7%, or \$62,000. Miller noted next year's renewal could see higher increases. Miller noted concerns regarding the growth of the Pool, indicating that while in the long term UCIP would like to see counties no longer with the Pool return, it needs to be done strategically so as not to disrupt rates and performance ratios as they currently stand. Miller noted that the rates for General Liability rates decreased as well as Public Officials Liability rates but with the increase in law enforcement rates the Pool will experience an overall 5.7% increase in liability rates. William Cox made a motion to approve the CRL liability reinsurance renewal as presented. Jim Kaiserman seconded the motion, which passed unanimously.

Review/Approve Crime Renewal

The government crime policy renewal binder was previously sent to the Board for review (see attachment number 10). Johnnie Miller reported renewal of the policy under the same terms as previously established, with a \$250,000 deductible covered by UCIP and a per occurrence limit of \$2.5 million. Miller noted an excess reinsurance policy was established earlier in the year of \$7.5 million. Miller noted the \$2.5 million reinsurance policy for all UCIP members was \$26,480 but that the renewal premium for the \$7.5 million layer has not yet been received. Blaine Breshears made a motion to approve the crime renewal as presented. Karla Johnson seconded the motion, which passed unanimously.

Review/Approve Workers Compensation Renewal

UCIP's joint purchase program renewal for workers compensation coverage through WCF Insurance was previously sent to the Board for review (see attachment number 11). Miller reported the cost of the WCF policy would cost \$1,795,000, which UCIP would pay WCF on January 1, 2020 and invoice the counties. Miller noted that buying the policy as a group saves the membership roughly 25%. Miller noted that WCF is a large sponsor for the Utah Association of Counties. Dividends received by Members from WCF have been about 7.5% on average. Alma Adams made a motion to approve the UCIP WCF 2020 Workers Compensation Joint Purchase Program. Mike Wilkins seconded the motion, which passed unanimously.

Review/Approve LocalGovU Renewal

The renewal information for UCIP's online training program through LocalGovU was previously sent to the Board for review (see attachment number 12). Johnnie Miller explained the renewal would be the \$28,750, the same cost UCIP paid in 2019, and included an updated scheduling system and a significant expansion of law enforcement and corrections related training. Blaine Breshears made a motion to continue the LocalGovU online training program as recommended. Karla Johnson seconded the motion, which passed unanimously.

Investment Report Zions Capital Advisors

Scott Burnett provided an investment report from Zions Capital Advisors (see attachment number 13). Burnett summarized rate changes implemented by the Federal Reserve Board, noting the strong economy and labor market, while also noting tensions due to economic trade deals, particularly with China. Burnett reported there was little chance of the Federal Reserve raising interest rates, with a 40-50% chance of a rate cut through September, noting historical cycles of the Reserve and world bond yields. Burnett noted the effects tariffs have had on global trade, resulting in a drop in manufacturing domestically, with the hope this would reverse with a pending U.S./Chinese trade agreement. Burnett reported the Utah economy is growing, and has the highest employment growth in the country, with low unemployment, strong population growth and strong consumer confidence.

Burnett reviewed the UCIP portfolio performance, noting the balance at \$2.2 million. Burnett reported the average yield stood at 2.387%, with an average duration of six months. Burnett assured the Board that Zions Capital does everything possible to maximize returns for its clients.

Review/Approve HCA Contract Renewal

Johnnie Miller provided a report on the HCA Contract Renewal (see attachment number 14). Miller explained the five-year appraisal project was completed earlier this year. Miller reported to the Board in writing at their October 2019 meeting that he considers appraisal services as a professional service, and moved forward with negotiating the terms between HCA and UCIP for a five-year project starting in 2020. Miller reported that HCA had done great work on behalf of the Pool and works directly with County Reinsurance Limited (CRL) to ensure appraisals are in a manner providing the Pool the best possible property reinsurance pricing. Miller reported he has negotiated a contract with HCA to conduct an additional five-year project at the same cost charged for the prior five-year period, providing UCIP with a zero-cost increase for appraisal services for a ten-year period. Karla Johnson made the motion to approve the HCA contract renewal as presented. Blaine Breshears seconded the motion, which passed unanimously.

Review/Approve County Related Entities Membership

Mike Wilkins provided a membership application summary report (see attachment number 15) for the **Uintah Healthcare Special Service District** that operates a nursing home in Vernal. Wilkins explained that membership may be strictly limited to property coverage. Johnnie Miller reported that a separate policy might be obtained through UCIP's broker to cover malpractice concerns, in which case UCIP could offer all liability coverages. Miller reported Uintah Healthcare Special Service District's membership and coverage may be structured similar to that of Weber Human Services. Mike Wilkins made a motion to approve the Uintah Healthcare Special Service District contingent upon obtaining a separate malpractice policy. William Cox seconded the motion, which passed unanimously. Mike Wilkins provided membership application summary reports for **Wasatch Emergency Medical Services/Fire Special Service District**, **Bristlecone Water District**, and **Sanpete County Special Service District #1**. Based on the review of the Membership Committee and recommendation of UCIP staff, Jim Kaiserman made a motion to approve membership in the Pool for the Wasatch Emergency Medical Services/Fire Special Service District, Bristlecone Water District, and Sanpete County Special Service District #1 as presented. Mike Wilkins seconded the motion, which passed unanimously.

Review/Approve Electronic Meeting Policy

The Electronic Meeting Policy was previously sent to the Board for their annual review (see attachment number 16). Johnnie Miller explained that no amendments to the Policy are recommended at this time. William Cox made a motion to approve the Electronic Meeting Policy as presented. Deb Alexander seconded the motion, which passed unanimously.

Review/Approve Statewide Fraud Reporting Program

Johnnie Miller provided the Board with a copy of the contract for the statewide fraud reporting program (see attachment number 17). Miller reported the hotline would cost \$2,753 annually to cover all UCIP members. The charges constitute a flat fee, with no additional charges. Miller explained that Lighthouse runs the hotline for Davis and Salt Lake Counties, as well as the State Attorney General's office. Miller will work with the Litigation Management Committee to develop procedures and processes for the hotline. Deb Alexander suggested including the UCIP Human Resources Committee in developing reporting procedures and made a motion to approve the Statewide Fraud Reporting Program as presented. Mike Wilkins seconded the motion, which passed unanimously.

Set Date, Time and Place Regular Meetings for 2020

Sonya White provided the Board with the tentative regular meeting schedule of the Board for 2020 (see attachment number 18). The Board will continue to meet every even numbered month on the

third Thursday of that month. Karla Johnson made a motion to approve the regular meeting schedule for 2020 as presented. Mark Whitney seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Karla Johnson made a motion to strike agenda item: *Set Date and Time for a Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual*. Alma Adams seconded the motion, which passed unanimously.

Action on Personnel Matters

Karla Johnson made a motion to strike agenda item: *Action on Personnel Matters*. Alma Adams seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Alma Adams made a motion to strike agenda item: *Set Date and Time for a Closed Meeting to Discuss Pending or Reasonably Imminent Litigation*. Deb Alexander seconded the motion, which passed unanimously.

Action on Litigation Matters

Johnnie Miller reported on an issue regarding a claim from Uintah County where deputies engaged in a high-speed chase that ended on tribal land. Miller reported that the County had been ordered by federal court to go to tribal court for trespassing violations. Miller noted concerns with the tribal court's lack of Rules of Procedure. Miller reported that UCIP's attorney was recently notified that the tribal court has withdrawn his authorization to practice in tribal court after being authorized for several decades. The tribal court offered that he can reapply, but with provisions that are unacceptable to him and his firm. As a result, the county will have to present its case to the tribal court without legal representation. Miller noted his concern that the tribal court could enter a judgement in any amount against the county. Miller noted that the Pool has a \$5 million limit. Miller reported that the only appeal that could be made to the federal court is to determine whether the tribe had jurisdiction to make the ruling. Miller noted several counties are considering entering into agreements with tribes in their counties, including cross deputizing their law enforcement. Miller noted the Pool would need to consider if it should provide coverage to counties if they enter these agreements as it may jeopardize the Pool.

Presentation of Award of Recognition to UCIP

Johnnie Miller presented an award of recognition from County Reinsurance Limited (CRL) to UCIP for being a Founding Member of CRL Property Plus Property Program and a UCIP award of service to the UCIP Board and staff.

Chief Executive Officer's Report

Johnnie Miller reported that in 2014, UCIP's equity to contribution ratio was slightly above minimum levels and the Pool had lost members. Miller noted that in response, the Board and Membership made and implemented notable changes to the Interlocal Agreement and underwriting procedures, including accepting county based special service districts into the Pool. Miller reported that in the intervening five years, the Pool had maintained 100%-member retention, and had 80% membership growth. Miller noted revenue had increased 31% in the five-year period, with the only rate increase in law enforcement liability. Miller reported a 155% increase in membership equity during the same five-year period. Miller further noted that special service districts that solicited membership proposals from UCIP saw a 20-50% reduction in their cost from their prior carrier. Miller reported that the Davis County Risk Manager informed him that the Olympus Agency had sent out brochures on a new workers compensation program. Miller wanted the Board to be informed that Olympus is now a direct competitor of the Pool.

Other Business

The next meeting of the Board of Directors will be held Thursday, February 20, 2020 at 12:30 p.m. at the UAC/UCIP offices, 5397 South Vine St, Murray, UT.

Bruce Adams dismissed the Utah Counties Indemnity Pool Board of Directors Meeting at 5:24 p.m. on December 19, 2019.

Prepared by:

Sonya White, Chief Financial Officer

Submitted on this _____ day of _____ 2020

Karla Johnson, Secretary/Treasurer

Approved on this _____ day of _____ 2020

Bruce Adams, President

UTAH COUNTIES INDEMNITY POOL
Payments and Credit Card Transactions
December 20, 2019 - February 20, 2020

Date	Transaction Type	Name	Memo/Description	Amount
500-000000-10010100 ZionsMLC				
12/24/2019	Check	Durham Jones & Pinegar	Invoice: 697715	-14,572.96
12/24/2019	Check	Durham Jones & Pinegar	Invoice: 697717	-774.85
12/24/2019	Check	Durham Jones & Pinegar	Invoice: 697719	-3,850.40
12/24/2019	Check	Durham Jones & Pinegar	Invoice: 697721	-4,304.50
12/24/2019	Check	Durham Jones & Pinegar	Invoice: 697723	-17,575.61
12/24/2019	Check	Durham Jones & Pinegar	Invoice: 697724	-2,629.50
12/24/2019	Check	Durham Jones & Pinegar	Invoice: 697725	-4,291.75
12/24/2019	Check	Mylar Law, PC	Invoice: 00366	-7,498.37
12/24/2019	Check	Strong & Hanni	Invoice: 206604	-1,989.50
12/24/2019	Check	Strong & Hanni	Invoice: 206603	-2,287.50
12/24/2019	Check	Ayres Law Firm, PC	Claim: DUC0001542017	-50,000.00
12/24/2019	Check	Millard County	Claim: MIL0000262019	-1,532.40
12/24/2019	Check	Piute County	Claim: PIU0000072019	-5,712.57
12/24/2019	Check	Weber County	Claim: WEB0000912019	-813.55
12/24/2019	Check	Governments	Claim: FCA0000022019	-5,982.34
01/06/2020	Check	Duchesne County	Claim: DUC0000312019	-739.43
01/08/2020	Check	Mylar Law, PC	Invoice: 00374	-3,046.89
01/08/2020	Check	Donald L. Leach & Associates, Ltd.	Invoice: 10856	-5,000.00
01/08/2020	Check	Donald L. Leach & Associates, Ltd.	Invoice: 10855 & 10857	-9,750.00
01/08/2020	Check	Steve Petty	Claim: DAV0000652019	-500.00
01/08/2020	Check	Sheryl Smith	Claim: DAV0003822019	-247.00
01/10/2020	Check	Duchesne County	Claim: DUC0000322020	-2,186.07
01/10/2020	Check	Wasatch County	Claim: WAT0000112020	-24,051.13
01/14/2020	Check	Goebel Anderson PC	Invoice: 4527	-2,628.00
01/14/2020	Check	Goebel Anderson PC	Invoice: 4528	-401.00
01/14/2020	Check	Goebel Anderson PC	Invoice: 4529	-4,762.00
01/14/2020	Check	Goebel Anderson PC	Invoice: 4530	-252.00
01/14/2020	Check	Goebel Anderson PC	Invoice: 4531	-2,673.72
01/14/2020	Check	Hutton Law Associates, PC	Invoice: 00365	-21,775.54
01/14/2020	Check	Mylar Law, PC	Invoice: 00384	-7,266.00
01/14/2020	Check	Mylar Law, PC	Invoice: 00382	-3,879.18
01/14/2020	Check	Mylar Law, PC	Invoice: 00380	-4,685.36
01/14/2020	Check	Suitter Axland	Invoice: 1291868	-8,460.99
01/14/2020	Check	Suitter Axland	Invoice: 1291879	-12,816.41
01/14/2020	Check	Suitter Axland	Invoice: 1291877	-12,291.00
01/14/2020	Check	Suitter Axland	Invoice: 1291875	-4,571.50
01/14/2020	Check	Suitter Axland	Invoice: 1291873	-5,325.03
01/14/2020	Check	Suitter Axland	Invoice: 1291872	-4,726.31
01/14/2020	Check	Suitter Axland	Invoice: 1291871	-11,570.62
01/14/2020	Check	Suitter Axland	Invoice: 1291870	-2,910.99
01/14/2020	Check	Suitter Axland	Invoice: 1291869	-5,132.24
01/14/2020	Check	Suitter Axland	Invoice: 1291543	-610.00
01/17/2020	Check	Millard County	Claim: MIL0000272020	-16.98
01/17/2020	Check	Weber County	Claim: WEB0000932019	-3,932.29
01/17/2020	Check	Weber County	Claim: WEB0000942019	-3,159.99
01/17/2020	Check	Weber County	Claim: WEB0000952019	-447.16
01/17/2020	Check	Frontier Adjusters, Inc.	Invoice: T854542	-361.90
01/17/2020	Check	Donald L. Leach & Associates, Ltd.	Invoice: 10861	-5,000.00
01/17/2020	Check	Engineers, Inc.	Invoice: 19374	-4,163.75
01/19/2020	Expense	Zions Bank	Balance Conf Fee ID: 009152756	-20.00

Date	Transaction Type	Name	Memo/Description	Amount
01/21/2020	Expense	Zions Bank	Service Charge	-6.00
01/23/2020	Check	San Juan County	Claim: SAJ0000282020	-15,571.89
01/23/2020	Check	Washington County	Claim: WAS0000412020	-7,157.69
01/23/2020	Check	Kennon Tubbs, MD	Invoice: 1817	-5,025.00
01/23/2020	Check	Kennon Tubbs, MD	Invoice: 1846	-200.00
01/23/2020	Check	Delton Pugh	Claim: SAJ0000292020	-1,429.83
01/23/2020	Check	Geoffrey Green	Claim: WEB0000922020	-2,118.68
01/24/2020	Check	Kane County	Claim: KAN0000022020	-3,136.75
01/24/2020	Check	Millard County	Claim: MIL0000282020	-17,266.29
01/28/2020	Check	Durham Jones & Pinegar	Invoice: 701635	-3,104.50
01/28/2020	Check	Durham Jones & Pinegar	Invoice: 701634	-13,994.75
01/28/2020	Check	Durham Jones & Pinegar	Invoice: 701632	-5,201.97
01/28/2020	Check	Durham Jones & Pinegar	Invoice: 701630	-2,530.00
01/28/2020	Check	Durham Jones & Pinegar	Invoice: 701628	-2,487.00
01/28/2020	Check	Durham Jones & Pinegar	Invoice: 701627	-3,521.98
01/28/2020	Check	Mylar Law, PC	Invoice: 00390	-2,311.27
01/28/2020	Check	Mylar Law, PC	Invoice: 00385	-1,120.98
01/28/2020	Check	Mylar Law, PC	Invoice: 00388	-7,154.00
01/31/2020	Check	Mylar Law, PC	Invoice: 00387	-182.50
01/31/2020	Check	Mylar Law, PC	Invoice: 00396	-4,241.50
01/31/2020	Check	Wasatch County	Claim: WAT0000232020	-1,650.40
01/31/2020	Check	Sevier County	Claim: SEV0000302020	-1,336.70
01/31/2020	Check	Maurice Lemons	Claim: WHS0000412019	-378.32
02/04/2020	Check	San Juan County	Claim: SAJ0000282020	-3,123.01
02/04/2020	Check	Dr. Glen R. Hanson	Invoice: 012345	-4,500.00
02/04/2020	Check	Xact Data Discovery	Invoice: 4624610	-9,995.20
02/10/2020	Check	Daggett County	Claim: DAG0000042019	-1,885.20
02/10/2020	Check	Duchesne County	Claim: DUC0000332020	-2,462.19
02/10/2020	Check	Wasatch County Health Department	Claim: WCH0000032020	-4,772.18
02/10/2020	Check	Cody Barbakos	Claim: WCH0000052020	-4,458.58
02/11/2020	Check	Hutton Law Associates, PC	Invoice: 00366	-15,921.02
02/11/2020	Check	Mylar Law, PC	Invoice: 00402	-23,961.50
02/11/2020	Check	Mylar Law, PC	Invoice: 00401	-3,356.37
02/11/2020	Check	Mylar Law, PC	Invoice: 00399	-4,300.00
02/11/2020	Check	Strong & Hanni	Invoice: 208261	-222.00
02/11/2020	Check	Suitter Axland	Invoice: 1292344	-19,338.05
02/11/2020	Check	Suitter Axland	Invoice: 1292343	-2,781.45
02/11/2020	Check	Suitter Axland	Invoice: 1291876	-119.50
02/11/2020	Check	Suitter Axland	Invoice: 1292340	-8,129.77
02/11/2020	Check	Suitter Axland	Invoice: 1292339	-1,566.90
02/11/2020	Check	Suitter Axland	Invoice: 1292337	-9,124.45
02/11/2020	Check	Suitter Axland	Invoice: 1292335	-10,199.37
02/11/2020	Check	Suitter Axland	Invoice: 1292334	-3,238.60
02/11/2020	Check	Suitter Axland	Invoice: 1292333	-365.00
02/11/2020	Check	Suitter Axland	Invoice: 1292331	-7,010.72
02/11/2020	Check	Frontier Adjusters, Inc.	Invoice: T857482	-322.10
02/12/2020	Check	Donald L. Leach & Associates, Ltd.	Invoice: 10862	-5,250.00
02/12/2020	Check	The Standard Fire Insurance Company	Invoice: IEQ8594	-3,000.00
02/12/2020	Check	Gabriella Smith	Claim: DAV0000622019	-2,889.62
02/14/2020	Check	Kane County	Claim: KAN0000032020	-1,135.00
02/14/2020	Check	Millard County	Claim: MIL0000262019	-1,158.20
02/19/2020	Check	Goebel Anderson PC	Invoice: 4709	-576.00
02/19/2020	Check	Goebel Anderson PC	Invoice: 4693	-4,912.50
02/19/2020	Check	Goebel Anderson PC	Invoice: 4701	-8,568.00
02/19/2020	Check	Goebel Anderson PC	Invoice: 4700	-7,312.00

Date	Transaction Type	Name	Memo/Description	Amount
02/19/2020	Check	Goebel Anderson PC	Invoice: 4690	-878.75
02/19/2020	Check	Goebel Anderson PC	Invoice: 4694	-2,108.00
02/19/2020	Check	Goebel Anderson PC	Invoice: 4696	-2,870.48
02/19/2020	Check	Goebel Anderson PC	Invoice: 4691	-720.00
02/19/2020	Check	Goebel Anderson PC	Invoice: 4697	-14,098.42
02/19/2020	Check	Mylar Law, PC	Invoice: 00405	-1,086.26
02/19/2020	Check	Mylar Law, PC	Invoice: 00404	-2,315.32
02/19/2020	Check	Mylar Law, PC	Invoice: 00395	-5,301.00
Total for 500-000000-10010100 ZionsMLC				-\$ 609,636.91

500-000000-10010100 ZionsMLE

12/20/2019	Check	Johnnie R. Miller	Expense Reimbursement	-122.90
12/20/2019	Bill Payment (Check)	Durham Jones & Pinegar	Invoice: 697713	-465.22
12/23/2019	Expense	Zions Bank		-130.31
12/24/2019	Check	Sonya J. White	Expense Reimbursement	-24.64
12/31/2019	Check	Public Employees Health Program	Invoice: 0122933421	-7,815.17
12/31/2019	Payroll Check	Sonya J. White	Pay Period: 12/16/2019-12/31/2019 12/16/2019 to 12/31/2019	-2,365.46
12/31/2019	Payroll Check	Johnnie R. Miller	Pay Period: 12/16/2019-12/31/2019 12/16/2019 to 12/31/2019	-5,192.34
12/31/2019	Payroll Check	Johnnie R. Miller	Pay Period: 12/16/2019-12/31/2019 12/16/2019 to 12/31/2019	-1,250.00
12/31/2019	Payroll Check	Korby M. Siggard	Pay Period: 12/16/2019-12/31/2019 12/16/2019 to 12/31/2019	-2,435.25
12/31/2019	Payroll Check	Marty L. Stevens	Pay Period: 12/16/2019-12/31/2019 12/16/2019 to 12/31/2019	-1,862.32
12/31/2019	Payroll Check	Alexander F. Getts	Pay Period: 12/16/2019-12/31/2019 12/16/2019 to 12/31/2019	-1,525.59
12/31/2019	Payroll Check	Johnnie R. Miller	Pay Period: 12/16/2019-12/31/2019 Excess Sic/Vacation	-1,580.86
12/31/2019	Payroll Check	Johnnie R. Miller	Pay Period: 12/16/2019-12/31/2019 Excess Sic/Vacation	-1,250.00
12/31/2019	Payroll Check	Sonya J. White	Pay Period: 12/16/2019-12/31/2019 Excess Sic/Vacation	-1,544.70
12/31/2019	Tax Payment	IRS	Tax Payment for Period: 12/28/2019-12/31/2019	-5,139.25
12/31/2019	Tax Payment	UT State Tax Commission	Tax Payment for Period: 12/01/2019-12/31/2019	-2,147.49
12/31/2019	Bill Payment (Check)	Gallagher Bassett Services, Inc.	Invoice: 15395	-138.00
12/31/2019	Bill Payment (Check)	TCNS, Inc.	Invoice: 7575	-562.50
12/31/2019	Bill Payment (Check)	Utah Association of Counties	Invoice: 6206	-16,900.00
12/31/2019	Check	Deb Alexander	Board Meeting Reimbursement	-10.44
12/31/2019	Check	Christopher Crockett	Board Meeting Reimbursement	-47.56
12/31/2019	Check	Bruce Adams	Board Meeting Reimbursement	-325.96
12/31/2019	Check	Scott Jenkins	Board Meeting Reimbursement	-51.04
12/31/2019	Check	Bob Stevenson	Board Meeting Reimbursement	-26.68
12/31/2019	Check	Mike Wilkins	Board Meeting Reimbursement	-203.00
12/31/2019	Check	Iron County	Adams Mileage Reimbursement Board Meeting	-261.00
12/31/2019	Check	Karla Johnson	Board Meeting Reimbursement	-352.64
12/31/2019	Check	James Kaiserman-	Board Meeting Reimbursement	-56.84
12/31/2019	Check	Mark Whitney	Board Meeting Reimbursement	-233.16
12/31/2019	Check	PEHP-LTD	Agency: 1076	-228.81
12/31/2019	Bill Payment (Check)	US Bank	Business Use of Credit Card	-10,596.83
12/31/2019	Check	Utah Retirement Systems	Confirmation: 122910457039	-10,929.99
12/31/2019	Check	Nationwide Retirement Solutions	Entity: 0036786001	-2,598.01
01/02/2020	Bill Payment (Check)	Arthur J. Gallagher & Co.	Invoice: 3263341	-2,887.00
01/02/2020	Bill Payment (Check)	County Reinsurance, Limited	Liability Reinsurance	-1,153,675.00
01/02/2020	Bill Payment (Check)	Gallagher Bassett Services, Inc.	Inoice: 15392	-4,600.00
01/02/2020	Bill Payment (Check)	WCF Insurance	Invoice: X591345	-1,795,790.00
01/02/2020	Bill Payment (Check)	Arthur J. Gallagher & Co.	Invoice: 3281328	-58,120.00
01/10/2020	Bill Payment (Check)	Arthur J. Gallagher & Co.	Invoice: 3284378	-4,067.00
01/10/2020	Bill Payment (Check)	Goebel Anderson PC	Invoice: 4526	-2,556.00
01/15/2020	Payroll Check	Alexander F. Getts	Pay Period: 01/01/2020-01/15/2020 01/01/2020 to 01/15/2020	-1,562.10
01/15/2020	Payroll Check	Johnnie R. Miller	Pay Period: 01/01/2020-01/15/2020 01/01/2020 to 01/15/2020	-4,531.58
01/15/2020	Payroll Check	Johnnie R. Miller	Pay Period: 01/01/2020-01/15/2020 01/01/2020 to 01/15/2020	-1,250.00
01/15/2020	Payroll Check	Korby M. Siggard	Pay Period: 01/01/2020-01/15/2020 01/01/2020 to 01/15/2020	-2,461.34

Date	Transaction Type	Name	Memo/Description	Amount
01/15/2020	Payroll Check	Sonya J. White	Pay Period: 01/01/2020-01/15/2020 01/01/2020 to 01/15/2020	-2,691.91
01/15/2020	Payroll Check	Marty L. Stevens	Pay Period: 01/01/2020-01/15/2020 01/01/2020 to 01/15/2020	-1,757.13
01/15/2020	Tax Payment	IRS	Tax Payment for Period: 01/15/2020-01/17/2020	-5,664.32
01/17/2020	Bill Payment (Check)	Praetorian Group	Invoice: 010135-4554	-28,750.00
01/17/2020	Bill Payment (Check)	Arthur J. Gallagher & Co.	Invoice: 3296057	-100.00
01/21/2020	Bill Payment (Check)	County Reinsurance, Limited	Liability Additional POL	-6,104.00
01/21/2020	Expense	Zions Bank		-372.05
01/22/2020	Bill Payment (Check)	Object Systems International, LLC	Invoice: 10786	-225.00
01/23/2020	Check	Deb Alexander	AGRIP Travel Reimbursement	-586.40
01/24/2020	Bill Payment (Check)	Lighthouse Services LLC	Invoice: 23964	-2,753.00
01/24/2020	Check	Public Employees Health Program	Invoice: 0122906515	-8,002.09
01/31/2020	Payroll Check	Alexander F. Getts	Pay Period: 01/16/2020-01/31/2020 01/16/2020 to 01/31/2020	-1,726.07
01/31/2020	Payroll Check	Korby M. Siggard	Pay Period: 01/16/2020-01/31/2020 01/16/2020 to 01/31/2020	-2,470.66
01/31/2020	Payroll Check	Johnnie R. Miller	Pay Period: 01/16/2020-01/31/2020 01/16/2020 to 01/31/2020	-4,540.91
01/31/2020	Payroll Check	Johnnie R. Miller	Pay Period: 01/16/2020-01/31/2020 01/16/2020 to 01/31/2020	-1,250.00
01/31/2020	Payroll Check	Marty L. Stevens	Pay Period: 01/16/2020-01/31/2020 01/16/2020 to 01/31/2020	-1,939.84
01/31/2020	Payroll Check	Sonya J. White	Pay Period: 01/16/2020-01/31/2020 01/16/2020 to 01/31/2020	-2,691.92
01/31/2020	Tax Payment	IRS	Tax Payment for Period: 01/29/2020-01/31/2020	-5,722.56
01/31/2020	Tax Payment	UT State Tax Commission	Tax Payment for Period: 01/01/2020-01/31/2020	-2,009.42
01/31/2020	Check	Utah Retirement Systems	Confirmation: 012753116234	-10,394.70
01/31/2020	Check	Nationwide Retirement Solutions	Entity: 0036786001	-2,665.06
01/31/2020	Check	PEHP-LTD	Agency: 1076	-212.68
01/31/2020	Bill Payment (Check)	US Bank	Business Use of Credit Card	-4,739.94
02/07/2020	Check	Alexander F. Getts	Reimbursable Expenses	-22.62
02/07/2020	Check	Johnnie R. Miller	Expense Reimbursement	-152.35
02/07/2020	Check	Korby M. Siggard	Expense Reimbursement	-38.28
02/07/2020	Check	Marty Stevens	Expense Reimbursement	-17.40
02/07/2020	Bill Payment (Check)	Gallagher Bassett Services, Inc.	Invoice: 15403	-186.00
02/07/2020	Check	Wasatch County	2020 Member Contribution Overpayment	-4,898.00
02/11/2020	Check	Sonya J. White	Expense Reimbursement	-14.50
02/11/2020	Check	San Juan County	2020 Member Contribution Overpayment	-1,649.00
02/14/2020	Payroll Check	Marty L. Stevens	Pay Period: 02/01/2020-02/15/2020 02/01/2020 to 02/15/2020	-1,588.43
02/14/2020	Payroll Check	Sonya J. White	Pay Period: 02/01/2020-02/15/2020 02/01/2020 to 02/15/2020	-2,691.91
02/14/2020	Payroll Check	Alexander F. Getts	Pay Period: 02/01/2020-02/15/2020 02/01/2020 to 02/15/2020	-1,412.14
02/14/2020	Payroll Check	Korby M. Siggard	Pay Period: 02/01/2020-02/15/2020 02/01/2020 to 02/15/2020	-2,466.01
02/14/2020	Payroll Check	Johnnie R. Miller	Pay Period: 02/01/2020-02/15/2020 02/01/2020 to 02/15/2020	-4,536.25
02/14/2020	Payroll Check	Johnnie R. Miller	Pay Period: 02/01/2020-02/15/2020 02/01/2020 to 02/15/2020	-1,250.00
02/14/2020	Tax Payment	IRS	Tax Payment for Period: 02/12/2020-02/14/2020	-5,606.00
Total for 500-000000-10010100 ZionsMLE				-\$ 3,233,772.5

UTAH COUNTIES INDEMNITY POOL

JOURNAL

All Dates

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	ACCOUNT	DEBIT	CREDIT
12/31/2019	Bill	BILLPAY	US Bank	Account: 7814	500-000000-20010100 Accounts Payable		\$10,596.83
				The National Alliance (Miller CE)	500-100102-4002000 Office:40010205 Licensing	\$544.00	
				Aquarium Icon Culinary AMM	500-101800-4002000 Risk Management:40020900 Education	\$3,301.17	
				Amazon MacBook Pro Case	500-100102-4002000 Office:40080504 Computers & Equipment	\$16.43	
				Revco Leasing	500-100102-4002000 Office:40020500 Printing	\$235.47	
				Whitney Advertising AMM 100 Wireless Charging Pads	500-101600-40020000 Public Relations:40020400 Advertising	\$2,000.50	
				Twigs Board Meeting/Dinner	500-100101-40020000 Directors:40020900 Travel Training	\$1,190.37	
				Revco Leasing	500-100102-4002000 Office:40020500 Printing	\$235.47	
				Les Olson	500-100102-4002000 Office:40020500 Printing	\$233.53	
				Intuit QBO	500-100102-4002000 Office:40020104 Information Technology	\$70.00	
				Intuit QBO Payroll	500-100102-4002000 Office:40020104 Information Technology	\$59.10	
				Michael's AMM Gift Tags	500-100102-4002000 Office:40050100 Office Supplies	\$12.87	
				Home Depot AMM Decorations/Giveaways	500-101800-4002000 Risk Management:40020900 Education	\$42.59	
				Amazon MacBook Pro	500-100102-4002000 Office:40080504 Computers & Equipment	\$1,599.00	
				Metrofax	500-100102-4002000 Office:40020104 Information Technology	\$15.90	
				Adobe	500-100102-4002000 Office:40020104 Information Technology	\$10.73	
				Sees Annual Service Award	500-100101-40020000 Directors:40020900 Travel Training	\$778.68	
				Les Olson	500-100102-4002000 Office:40020500 Printing	\$231.02	
				Whitney Crockett Name Plate	500-100101-40020000 Directors	\$20.00	
						\$10,596.83	\$10,596.83
TOTAL						\$10,596.83	\$10,596.83

UTAH COUNTIES INDEMNITY POOL

JOURNAL

All Dates

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	ACCOUNT	DEBIT	CREDIT
01/28/2020	Bill	BILLPAY	US Bank	Account: 7814	500-000000-20010100 Accounts Payable		\$4,739.94
				Allianz Travel Insurance CRL London (Miller)	500-100102-4002000 Office:40020900 Travel Education	\$74.25	
				Delta CRL London (Miller)	500-100102-4002000 Office:40020900 Travel Education	\$990.05	
				Delta AGRIP (Breshears, Crockett, Kaiserman)	500-100101-40020000 Directors:40020900 Travel Training	\$1,759.20	
				Delta AGRIP (Miller)	500-100102-4002000 Office:40020900 Travel Education	\$586.40	
				Expedia CRL NC (Miller)	500-100102-4002000 Office:40020900 Travel Education	\$263.76	
				American Airlines CRL NC (Miller)	500-100102-4002000 Office:40020900 Travel Education	\$388.40	
				Omni Grove Park CRL NC (Miller)	500-100102-4002000 Office:40020900 Travel Education	\$292.67	
				USPS (Stamps, Claims, Year-End)	500-100102-4002000 Office:40020600 Postage	\$22.99	
				Sircon Producers License (White)	500-100102-4002000 Office:40010205 Licensing	\$81.60	
				Office Depot	500-100102-4002000 Office:40050100 Office Supplies	\$132.84	
				Intuit Accounting System Subscription (Dec)	500-100102-4002000 Office:40020104 Information Technology	\$129.10	
				Metrofax	500-100102-4002000 Office:40020104 Information Technology	\$7.95	
				Adobe	500-100102-4002000 Office:40020104 Information Technology	\$10.73	
						\$4,739.94	\$4,739.94
TOTAL						\$4,739.94	\$4,739.94

Proposed Amended Numbering / Lettering for Bylaws Coverage Addendum

CURRENT

PART I Sample

A. Sample

1. Sample

a. Sample

(i) Sample

(A) Sample

NEW

PART I Sample

A. Sample

1. Sample

a. Sample

(i) Sample

(A) Sample

The MEMBER has provided the POOL, 100% replacement cost values by LOCATION.

6. Waiting Period

For purposes of applying Service Interruption, Civil Authority and Ingress/Egress coverage, the Waiting Period is twenty-four (24) hours.

7. Deductibles

In each case of loss covered by this ADDENDUM, the POOL will be liable only if the MEMBER sustains a loss in a single OCCURRENCE greater than the underlying limit or the applicable deductible specified below, and only for its share of that greater amount.

a. FLOOD

- (i)* As respects PROPERTY wholly or partially situated in a SPECIAL HAZARD ZONE FOR FLOOD, the following deductibles shall apply separately for loss from the peril of FLOOD, as covered and defined under the National Flood Insurance Program:
 - (A)* For all coverages covered against under this ADDENDUM, the deductible shall be deemed to be the maximum Limit(s) of Insurance which the MEMBER could have purchased for the eligible PROPERTY under the National Flood Insurance Program, whether purchased or not. Such deductibles shall apply and be totaled as if individual policy(ies) for buildings and personal property could have been purchased from the National Flood Insurance Program and shall apply to those buildings where FLOOD damage or destruction has occurred and for which CLAIM is being sought.
 - (B)* For all coverages covered against, under this ADDENDUM at LOCATIONS not eligible for coverage under the National Flood Insurance Program, or in the event the National Flood Insurance Program is discontinued, the deductible shall be \$500,000 per building or structure and \$500,000 for contents at each building or structure.
- (ii)* However, these deductibles shall not apply to COVERED PROPERTY located outside of an area designated as a SPECIAL HAZARD ZONE FOR FLOOD nor to ensuing physical loss, or damage or destruction not otherwise excluded herein. Further, the deductibles described under paragraph (A) and (B) above shall apply individually and supersede the "two or more deductibles provision" under the Deductible Conditions of this ADDENDUM.
- (iii)* For all coverages covered against, in the event that the MEMBER maintains underlying insurance through the National Flood Insurance Program (NFIP), it is agreed that this ADDENDUM shall be excess over the recovery under such National Flood Insurance Policy(ies). Should the amount of loss payable under such National Flood Insurance Policy(ies) exceed the applicable FLOOD deductible under this ADDENDUM, then no deductible shall apply hereunder. However, if the amount to be paid under such National Flood Insurance Policy(ies) is less than the applicable FLOOD deductible under this

TABLE of CONTENTS

PART I	BYLAWS COVERAGE ADDENDUM	1-2
	A. General Coverage Declarations	1-2
	B. Term of Coverage	2
PART II	GENERAL COVERAGE CONDITIONS	3-9
	A. Claims Made Coverage	3
	B. Contribution Payments	3
	C. Territorial Scope	3
	D. Deductibles	4
	E. Arbitration	4
	F. Cancellation/Non-Renewal	4
	G. Claims	4-6
	H. Due Diligence	6
	I. Inspections, Audits and Verification of Values	6
	J. Mortgage	6
	K. Insurance	6
	L. Subrogation, Salvage and Recovery	6-7
	M. Fraudulent Claims	7
	N. Cross Liability	7
	O. Multiple Claims or Claimants	7
	P. Governmental Immunity	7-8
	Q. Defense, Judgement and Settlement	8-9
PART III	GENERAL COVERAGE EXCLUSIONS	10-15
PART IV	GENERAL DEFINITIONS	16-21
PART V	PROPERTY COVERAGE SECTION	22-79
	A. Declarations	22-29
	B. Property Damage	29-52
	C. Time Element	52-66
	D. Loss Adjustment and Settlement	66-75
	E. General Provisions	75-79
PART VI	CRIME COVERAGE SECTION	80-81
	A. Joint Government Crime Policy	80
	B. Coverage Description	80
	C. Limit of Coverage	80
	D. Member Maintenance Deductible	80
	E. Claims	80
	F. Recoveries	80-81
PART VII	LIABILITY COVERAGE SECTION	82-90
	A. General Liability	82-85
	B. Public Officials Errors and Omissions Liability	85-88
	C. Employee Benefits Liability	88-90
PART VIII	AUTOMOBILE LIABILITY SECTION	91-93
	A. Coverage Agreements	91
	B. Definitions	91-92
	C. Exclusions	92-93
	D. Specific Conditions	93
	E. Limits of Coverage	93

ENDORSEMENTS	94-156
Participating Members	94-95
Member Schedule of Liability Limits and Sublimits	96
Utah Governmental Immunity Act	97
Limited Professional Health Care Services	98
Errors and Omissions Retroactive Dates	99-100
General Liability, Law Enforcement and Auto Retroactive Dates	101-102
Cyber Liability Retroactive Dates	103-104
Personal Injury Protection	105
Uninsured Motorist Coverage	106
Underinsured Motorist Coverage	107
Equipment Breakdown	108-113
Mold / Fungus	114
Occurrence Limit of Coverage	115
Asbestos Exclusion	116
Electronic Data Exclusion	117-118
Time or Date Recognition Exclusion	119-120
Chemical, Biological and Radiological Exposures Exclusion	121
Property Deductible	122
Securities Claims Exclusion and Limited Coverage	123-124
Land Use Actions	125
Exclusion of Cyber Liability and Expense Coverage	126-127
Cyber Liability and Expense Coverage	128-138
Injunctive Relief Defense	139
Extension of Defense	140
Co-Insurance Suspension	141
Energy Efficiency Upgrade	142-148
Increased Cyber Liability Limits Endorsement	149-151
Excess Liability Coverage Endorsement	152
Terrorism	153
Unmanned Aircraft	154-155
Property Locations Excluded	156
Sewer and Drain Coverage	157
APPENDICES	158-200
Appendix I – Government Crime Policy	158-200

Proposed Amended Format for Bylaws Coverage Addendum

TABLE of CONTENTS

TERMS APPLICABLE TO ALL COVERAGE PARTS

- General Coverage Declarations
- Term of Coverage
- Participating Members
- Conditions
- Exclusions
- Definitions

FIRST PARTY COVERAGE

PART I PROPERTY

- Declarations
- Property Damage
- Time Element
- Loss Adjustment and Settlement
- General Provisions
- Endorsements

PART II CRIME

- Joint Government Crime Policy
- Coverage Description
- Limit of Coverage
- Member Maintenance Deductible
- Claims
- Recoveries
- Appendices

THIRD PARTY COVERAGE

PART III GENERAL LIABILITY

- Endorsements

PART IV PUBLIC OFFICIALS LIABILITY

PART V LAW ENFORCEMENT LIABILITY

PART VI AUTOMOBILE LIABILITY

- Coverage Agreements
- Definitions
- Exclusions
- Specific Conditions
- Limits of Coverage

CYBER COVERAGE

PART VII PRIVACY OR SECURITY EVENT

ENDORSEMENTS

Participating Members (move to Terms)
Member Schedule of Liability Limits and Sublimits (list limits/sublimits in pertaining coverage part)
Utah Governmental Immunity Act (language already in general conditions)
Limited Professional Health Care Services (move to GL Endorsements)
Errors and Omissions Retroactive Dates (new section in POL)
General Liability, Law Enforcement and Auto Retroactive Dates (list dates in pertaining coverage part)
Cyber Liability Retroactive Dates (new section in POS)
Personal Injury Protection (new section in AL)
Uninsured Motorist Coverage (new section in AL)
Underinsured Motorist Coverage (new section in AL)
Equipment Breakdown (new section in Property)
Mold / Fungus (list exclusion in Property section and GL section)
Occurrence Limit of Coverage (confirm language in Property section)
Asbestos Exclusion (include in Property Exclusions)
Electronic Data Exclusion (include in Property and GL Exclusions, confirm POS Exclusion)
Time or Date Recognition Exclusion (include in Exclusions under Terms)
Chemical, Biological and Radiological Exposures Exclusion (include in property exclusions)
Property Deductible (move to Property Endorsements)
Securities Claims Exclusion and Limited Coverage (include in Exclusions and Definitions under Terms)
Land Use Actions (update language in Exclusions under Terms)
Exclusion of Cyber Liability and Expense Coverage (move to Exclusions under Terms)
Cyber Liability and Expense Coverage (include in Property, Crime and GL, confirm in POS language)
Injunctive Relief Defense (include in Exclusions under Terms)
Extension of Defense (amend Definitions of "SUIT" in Liability sections and under Terms)
Co-Insurance Suspension (include in Property section language)
Energy Efficiency Upgrade (move to Property Endorsements)
Increased Cyber Liability Limits Endorsement (include in Limits section of POS)
Excess Liability Coverage Endorsement (move to each Part of Third Party Coverages)
Terrorism (create sublimit in each Part of Third Party Coverages)
Unmanned Aircraft (follow CRL's master policy)
Property Locations Excluded (move to Property Endorsements)
Sewer and Drain Coverage (include in GL section)

APPENDICES

Appendix I – Government Crime Policy (move to Crime section)

UCIP Membership Application Summary

Name of Entity: Sanpete County Special Service District #3

Sponsoring County: Sanpete County

Type of Membership Applied for: Non-Equity

Enabling Statutes and Services Provided: **APPLICATION PENDING**

Risk Factors:

Property -

Auto -

Employees -

Liability -

Loss History -

Additional Notes:

Proposed Liability Limits: **\$5,000,000**

Current Liability Limits: None

UCIP Annual Contribution: \$

Current Insurance Premium: **None**

Staff Recommendation:

BOARD APPROVED MEMBERSHIP OCTOBER 13, 2016

UCIP Membership Application Summary

Name of Entity: **Emery County Recreation Special Service District**

Sponsoring County: **Emery County**

Type of Membership Applied for: **Non-Equity, Non-Voting**

Enabling Statutes and Services Provided:

Organized and operates pursuant to Title 11, Chapter 2 of the Utah Code. The District manages all sports leagues for Emery County, i.e., baseball, basketball, football, softball (adult & youth), volleyball (adult & youth) and wrestling.

2016 Risk Factors:

Property; **\$1,115,411**

Auto; **2**

Employees; **1**

Liability; **\$273,630**

Loss History: **None**

2016 Additional Notes:

Proposed Liability Limits: **\$3,000,000**

Current Liability Limits: **\$2,000,000**

UCIP Annual Contribution: **\$4,206**

Current Insurance Premium: **\$Unknown**

Staff Recommendation: **Approve District as a non-equity, non-voting member.**

Legislative Tracking Sheet
2020 General Session

House Bills						
Bill Number	Name	Sponsor/Cosponsor	Intent	Impact on Counties	Support/Oppose Notes	
HB11	Blood Alcohol Limits Amendments	Dunnigan/Bramble	impacts WC benefits payable when employee's blood alcohol is .05%	Would reduce WC benefits paid when driver is DUI, resulting in lower WC rates	Support	
HB31	Local Government and Limited Purpose Entity Registry Amendments	Handy/	Specifies county clerk is responsible to update registry. Requires providing information on board members			
HB43	POST Amendments	Perry/	Amends disciplinary actions			
HB69	Sick Leave Amendments	Arent/	Requires employers to allow use of sick leave to care for immediate family members			
HB82	Governmental Immunity Modifications	Brammer/	Changes obligation to notice receipt of a Notice of Claim		Support	Allows Pools to provide notice of receipt of a Notice of Claim.
HB92	Fire Amendments	Snyder/	Prohibits governmental agencies from prohibiting fires based on NWS index	Counties can no longer put burning bans in place if NWS index is at prescribed level.	Oppose	
HB98	Offenses against the Administratino of Government	Hall/	provides exception for de-minimus personal use of public property, restructures penalties for personal use		Support	HB163 fix
HB122	Council-Manager Form of Governement Amendments	Sagers/	Restricts county council members from having private discussion with manager on certain topics			
HB133	Trail Improvements Amendments	Winder/	Allows for exercise of eminent domain for certain trails	Would allow Counties to exercise eminent domain for trails		
HB140	Employment Selection Procedures Act Amendments	Wheatley/	Prohibits an employer from seeking applicant compensation history	Would make it difficult to determine applicants qualifications. Creates new obligations for county attorney.		UALD can force county attorney to represent the commission on appeal and enforce any judgement.
HB188	Emergency Management Act Amendments	Harrison/	Requires coordination with municipalities on access to warning system. Requies each political subdivision to have an alert plan. Requires annual triaining. Requires annual reports	Will need to set up coordination with cities, develop plan, set up training and reporting		
HB190	Local Government Cooperation Contracts	Johnson/	Requires cities and counties to provide or contract for emergency medical services.			
HB198	Eminent Domain Limitations	Pulsifer/Fillmore	Limits use of eminent domain for parks, trails, walkways...	Limits county ability to create or expand trail systems or parks		
HB202	Local Government Nuisance Ordinance Reform	Moss/	Prohibits counties and cities from imposing a criminal penalty for violation of an ordinance, unless the violation is a nuisance.			
HB204	Insurance Coverage for In Vitro Fertilization	Stoddard/	Requires any health benefit plan providing a maternity benefit to include in vitro fertilization benefit	Increased cost for health insurance		
HB 261	Eminent Domain Revisions	Lyman				
HB 265	Government Records Transparency Act	Seegmiller	Requires tracking of all personal data collected and annual report to state auditor	significant cost to comply	Oppose	
HB 273	Property Rights Ombudsman Amendments	V. Peterson/	If Property Rights Umbdusmant provides an advisory opinion, 1)Allows prevailing party in a land use court action to collect compensatory damages and 2)waives governmental immunity.	Would create additional liability for counties in land use cases.	Oppose	Potential damages would regularly excede what any county or city purchases in liability limits.
HB277	Personal Delivery Devices Amendments	Barlow/	Preempts local regulation of delivery devices (drones)			
HB279	Disability Benefit Amendments	King/	Amends PEHP Long Term Disability Benefits to include mental disability	Increased cost for PEHP LTD		
HB286	Public Information Website Amendments	Pierucci/	Changes and rennumbers Public Information website requirements			
HB288	Prosecutor Data Collection Amendments	Judkins/	Requires all prosecutors and sheriff to collect personal indentifying information on each person booked, and provide it to CCJ	increased potential for loss of PII and violation of Protection of Personal Information Act		
HB296	Snider/	Limitations on Landowner Liability Amendments	Clarifies recreation immunity on bird refuge areas			Watch for negative amendments to creep in.
HB297	Yurt Amendments	Brammer/Hemmert	Exempts Yurts from construction code, fire code, water quality act and food preparation regulations	limits county abliity to regulate Yurts and activities at Yurts.		
HB306	Planning Commission Amendments	Waldrip/	allows a county with multiple planning commissions to dissolve and establish a countywide commission	Weber County issue		
HB312	Litigation Funding Practices Act	Dunnigan/	Requires a Litigation Funding Provider to register under the Division of Consumer Protection	Definition of Litigation Funding Provider is very broad.		Will this include insurers and self insured groups?

HB333	Limited Purpose Local Government Entity Amendments	Handy/	Restricts creation of new basic local districts	
HB346	Recreational Activity Risks Amendments	Brammer/	Adds Scootering to list of activities with immunity	Support
HB353	Internal Investigations Amendments	Hall/	Prohibits internal investigations by law enforcement, schools and prosecutors	Oppose

Senate Bills

Bill Number	Name	Sponsor/Cosponsor	Intent	Impact on Counties	Support/Oppose Notes
SB55	Vehicle Registration Revisions	Anderegg/	Provides a two month grace period for registering a vehicle, if registered within 14 days of a citation		
SB76	Governmental Immunity Revisions	Weiler/	modifies definitions of governmental entity and political subdivision. Authorizes AG to waive 11th Amendment immunity. Prohibits a party to a lawsuit under the GIA to waive or be determined to have waived immunity unless immunity is waived in statute.	Affects claims against the state only.	Nuetral
SB90	Procurement Code Amendments	Buxton/	Significant changes to procurement code	unsure if this bill requires counties to comply fully with procurement code	
SB 106	Agricultural Amendments	Sandall/	limits county athority to regulate agricultural operations through land use ordinances.		Oppose
SB133	Public-Private Partnerships Amendments	Hemmert/	requires GOED to provide a facilitator for public-private partnerships		
SB152	Search and Rescue Funding Amendments	Riebe	Provides funding for SAR payroll reimbursement		

UCIP Board of Directors Strategic Planning

Kanab Center, 20 N 100 E, Kanab, UT

Wednesday, June 10

9:00 **Breakfast on the Bus**

10:30 **Private Tour of Amangiri**, Canyon Point

12:30 **Lunch**, Wahweap Lake Powell

2:30 **Free Time**

5:30 **Dinner**, Iron Horse Restaurant

Thursday June 11

7:30 **Breakfast**

8:00 **Review of Policies**

- Board Compensation
- Board Meeting Rules of Order and Procedure Policy
- Board Training
- CEO Authority
- Committees of the Board
- Dividend
- Electronic Meeting
- GRAMA
- Internal Accounting Controls
- Investment
- Minutes Recordings and Records
- Net Asset Policy
- Personal Use of Public Property
- Personnel
- Pre-Loss Legal Assistance Program
- Purchasing
- Records Retention
- Reimbursement
- Underwriting

12:00 **Lunch**, Location TBD

Board Member Training

- Fiduciary Responsibilities of a Board Member
- Open Meetings Act

Management Reports

- Claims
- Financial
- Equity/Loss Ratios/Profitability
- Rating

Committee Reports

- Audit
- Education
- Law Enforcement
- Litigation Management
- Personnel

Strategic Plan

- Mission, Goals and Objectives
- UAC/UCIP Relationship
- Coverages and Services
- Work Load (Staff, Board, Committees)

5:30 **Dinner**, Location TBD

Friday, June 12

7:30 **Breakfast**

8:30 **Board Meeting**

11:30 **Lunch**